

United States Bankruptcy Court  
District of Nevada

In re:  
CAROLINA FLORES TT  
Debtor

Case No. 21-50695-nmc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0978-3

User: lindersmi

Page 1 of 2

Date Rcvd: Oct 04, 2021

Form ID: 309I

Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2021:**

Recip ID	Recipient Name and Address
db	+ CAROLINA FLORES TT, 429 15TH STREET, SPARKS, NV 89431-0847
tr	+ WILLIAM A. VAN METER, POB 6630, RENO, NV 89513-6630
11583323	+ GUILD MORTGAGE COMPANY, Acct No xxxxxx1828, ATTN: BANKRUPTCY, PO BOX 85304, SAN DIEGO, CA 92186-5304
11583324	+ HOME CREDIT, Acct No xxxxxxxxxxxx3549, ATTN: BANKRUPTCY, PO BOX 2394, OMAHA, NE 68103-2394
11583326	+ JULIE MCGRATH THROOP, ESQ., Acct No xxxxxx1828, 300 SOUTH ARLINGTON AVENUE, Reno, NV 89501-2002
11583327	KATHERINE JOHNS, C/O PAUL J. MALIKOWSKI, ESQ., PO BOX 9080, Reno, NV 89507

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kevin@darbylawpractice.com	Oct 04 2021 23:31:00	KEVIN A. DARBY, DARBY LAW PRACTICE, LTD., 4777 CAUGHLIN PKWY, RENO, NV 89519
11583325	+ EDI: IRS.COM	Oct 05 2021 03:28:00	INTERNAL REVENUE SERVICE, PO BOX 7346, Philadelphia, PA 19101-7346
11583328	+ Email/Text: LossPrevention@unitedfcu.com	Oct 04 2021 23:32:00	UNITED FCU, Acct No xxxxxxxx1539, ATTN: BANKRUPTCY, PO BOX 125, ST. JOSEPH, MI 49085-0125
11583329	+ Email/Text: LossPrevention@unitedfcu.com	Oct 04 2021 23:32:00	UNITED FCU, Acct No xxxxxxxx4839, ATTN: BANKRUPTCY, PO BOX 125, ST. JOSEPH, MI 49085-0125
11583330	+ EDI: VERIZONCOMB.COM	Oct 05 2021 03:28:00	VERIZON WIRELESS, Acct No xxxxxxxx0001, ATTN: BANKRUPTCY, 500 TECHNOLOGY DR, STE 599, WELDON SPRINGS, MO 63304-2225

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2021 at the address(es) listed below:

Name	Email Address
KEVIN A. DARBY	on behalf of Debtor CAROLINA FLORES TT kevin@darbylawpractice.com tricia@darbylawpractice.com;mandie@darbylawpractice.com;makayla@darbylawpractice.com;kaitlyn@darbylawpractice.com
WILLIAM A. VAN METER	ECF@reno13.com wvanmeter13@ecf.epiqsystems.com

TOTAL: 2

**Information to identify the case:**

Debtor 1	<b>CAROLINA FLORES TT</b>	Social Security number or ITIN	<b>xxx-xx-6913</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>District of Nevada</b>	Date case filed for chapter	<b>13 10/1/21</b>
Case number:	<b>21-50695-nmc</b>		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	CAROLINA FLORES TT	
2. All other names used in the last 8 years		
3. Address	429 15TH STREET SPARKS, NV 89431	
4. Debtor's attorney Name and address	KEVIN A. DARBY DARBY LAW PRACTICE, LTD. 4777 CAUGHLIN PKWY RENO, NV 89519	Contact phone (775) 322-1237 Email: kevin@darbylawpractice.com
5. Bankruptcy trustee Name and address	WILLIAM A. VAN METER POB 6630 RENO, NV 89513	Contact phone (775) 324-2500
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	300 Booth Street Reno, NV 89509	Office Hours 9:00 AM – 4:00 PM Contact phone (775) 326-2100 Date: 10/4/21

**For more information, see page 2**

